

HPK FINANCIAL CORPORATION

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 1138049	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$358	\$369	3.0%		
Loans	\$143	\$144	0.7%		
Construction & development	\$19	\$16	-15.5%		
Closed-end 1-4 family residential	\$14	\$16	19.6%		
Home equity	\$10	\$10	9.2%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	26.8%		
Commercial & Industrial	\$2	\$4	79.5%		
Commercial real estate	\$29	\$29	0.0%		
Unused commitments	\$15	\$15	6.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$45	\$31	-31.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$140	\$166	19.3%		
Cash & balances due	\$5	\$5	-7.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$328	\$340	3.4%		
Deposits	\$239	\$231	-3.6%		
Total other borrowings	\$87	\$107	23.5%		
FHLB advances	\$0	\$23			
Equity					
Equity capital at quarter end	\$30	\$30	-2.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	9.0%	--		
Tier 1 risk based capital ratio	16.6%	17.0%	--		
Total risk based capital ratio	17.6%	17.9%	--		
Return on equity ¹	3.5%	-6.0%	--		
Return on assets ¹	0.3%	-0.5%	--		
Net interest margin ¹	3.1%	2.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	44.5%	23.7%	--		
Loss provision to net charge-offs (qtr)	180.2%	55.4%	--		
Net charge-offs to average loans and leases ¹	0.6%	3.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	5.7%	6.0%	0.6%	0.3%	--
Closed-end 1-4 family residential	2.8%	3.0%	0.0%	0.7%	--
Home equity	0.7%	0.6%	1.2%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	5.4%	3.4%	0.0%	1.5%	--
Total loans	3.5%	5.4%	0.2%	0.9%	--